

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JACKI S. ROSS

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
JACKI S. ROSS

Case No.:14-23955

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR COMPLETION OF CASE AND APPROVAL OF TRUSTEE'S  
REPORT OF RECEIPTS AND DISBURSEMENTS (NO DISCHARGE)**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of the payments to creditors and the claims filed in this Chapter 13 Case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto for approval, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. As a result of a prior bankruptcy discharge received by the debtor(s) within the statutory time period prior to the commencement of this case, the Trustee avers that the debtor(s) is (are) not entitled to a discharge in this case.
5. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

WHEREFORE, the Trustee respectfully requests that the Court,

- (a) Approve the Trustee's Report of Receipts and Disbursements,
- (b) Revest property of the estate with the debtor(s),
- (c) Terminate wage attachments, and
- (d) Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/30/2014 and confirmed on 11/13/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		71,965.00
Less Refunds to Debtor	1,678.49	
TOTAL AMOUNT OF PLAN FUND		70,286.51
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,951.86	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,451.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	FANNIE MAE	0.00	34,854.99	0.00	34,854.99
	Acct: 9630				
	FANNIE MAE	28,152.94	28,152.94	0.00	28,152.94
	Acct: 9630				
					63,007.93
<b>Priority</b>					
	LAWRENCE W WILLIS ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	JACKI S. ROSS	0.00	0.00	0.00	0.00
	Acct:				
	JACKI S. ROSS	1,678.49	1,678.49	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	826.72	826.72	0.00	826.72
	Acct: XXXRONY				
					826.72
<b>Unsecured</b>					
	SYNCHRONY BANK++	2,402.14	0.00	0.00	0.00
	Acct: 8316				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
*** N O N E ***					
<b>TOTAL PAID TO CREDITORS</b>					63,834.65

TOTAL	
CLAIMED	826.72
PRIORITY	28,152.94
SECURED	2,402.14

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
[cmeccf@chapter13trusteewdpa.com](mailto:cmeccf@chapter13trusteewdpa.com)

IN RE:

JACKI S. ROSS

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:14-23955

Chapter 13

Document No.:

---

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 5**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Jacki S. Ross  
 Debtor

Case No. 14-23955-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900Page 1 of 1  
Total Noticed: 7

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Jacki S. Ross, 525 Greenridge Rd, New Kensington, PA 15068-5812  
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 13931311 +KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 13931309 +E-mail/PDF: gecscedi@recoverycorp.com Nov 28 2019 03:47:57 GECRB/CARE CREDIT,

C/O PO Box 965036, Orlando, FL 32896-0001

13931310 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 28 2019 03:38:50 GREEN TREE SERVICING LLC,  
 345 St. Peter Street, Saint Paul, MN 55102-1213

13987347 E-mail/Text: bankruptcy.bnc@ditech.com Nov 28 2019 03:38:50 Green Tree Servicing LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785

13992217 E-mail/PDF: gecscedi@recoverycorp.com Nov 28 2019 03:49:39 Synchrony Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr GREEN TREE SERVICING LLC  
 cr Green Tree Servicing LLC, Et al...

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor GREEN TREE SERVICING LLC andygornall@latouflawfirm.com  
 Andrew F Gornall on behalf of Creditor Green Tree Servicing LLC, Et al...  
 andygornall@latouflawfirm.com  
 James Warmbrodt on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmllawgroup.com  
 Joshua I. Goldman on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmllawgroup.com  
 Lawrence W. Willis on behalf of Debtor Jacki S. Ross ecf@westernpabankruptcy.com,  
 urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7